

Attachment C

Option C: ACH Origination Services and Credit Card Processing

Request for Proposal Number 4404 Z1

Bidders are required to complete all forms provided in this attachment if bidding on Option C: ACH Origination Services and Credit Card Processing.

Note: If bidding more than one option, an entire proposal (Corporate, Executive, Technical and Cost) must be submitted for EACH option. Each proposal must include each form listed below.

ACH Origination Services:

**TR-1 through TR-6 are to be included as part of the Technical Proposal.
Exhibit 4 is to be submitted as the Cost Proposal.
Exhibit 8 is to be submitted as a Cost Proposal for Optional.**

Credit Card Processing:

**TR-1 through TR-15 are to be included as part of the Technical Proposal.
Exhibit 6 is to be submitted as the Cost Proposal.**

Important: This RFP provides three options for bidding: Option A, ACH Origination Services, Option B, Credit Card Processing, and Option C, Originations Services and Credit Card Processing. Bidders may bid on any or all options. In order for a bidder to be considered for more than one option, a complete, separate proposal (Corporate, Executive, Technical, and Cost) must be submitted for EACH option. Each proposal submitted must clearly identify which option is being bid. The State will evaluate all proposals submitted within each separate option (Option A, ACH Origination Services, Option B, Credit Card Processing, and Option C, Originations Services and Credit Card Processing). A highest scoring bidder will be identified for each option (A, B, C). The State will then make a determination as to which option will best meet the State's needs and make an award to the highest scoring bidder for that option.

Bidder Name: _____

TECHNICAL REQUIREMENTS

ACH Origination

Bidders must provide detailed information regarding the following:

1. **Comply - bidder is able to fully provide the service**
2. **Unable to comply - bidder is unable to provide the service**
3. **Custom – bidder is able to comply with a custom solution at no additional cost to the State**
4. **3rd Party – bidder is able to comply with a third party/subcontractor at no additional cost to the State**

TR – 1 Online Bank Reporting/Internet Functionality requirements	Comply	Unable to Comply	(a) Custom	(b) 3rd Party
The State requires the use of online bank reporting. The State must be able to view previous day, current day, ACH notifications of changes, returns, received addenda online (both translated and raw data version-only required for certain accounts). The State Treasurer's Office will designate which agency personnel have access to State bank account information.				
a. At what time of the day (CT) is information retrieved from the ACH network and available through current day reporting? How often is it updated?				
Response:				
b. Provide detailed listing and samples of all reports available online. Can these reports be customized?				
Response:				
c. Specify the data provided on current and previous day reports.				
Response:				
d. Where are ACH trace numbers located? On current day, previous day, or ACH received item addenda reports (whether translated or raw data)?				
Response:				
e. Provide a CD demonstration of website functionality.				
Response:				
f. Describe software/hardware requirements to access online solutions and PC-based applications offered in this RFP response.				
Response:				
g. Specify the required Windows version.				
Response:				
h. Describe the security levels that are available in the website, including whether security levels can be set by user, account, dollar amount, and type of transaction.				
Response:				

i.	Describe the security measures for the State's designated Security Administrator.
Response:	
j.	Can the Security Administrator perform functions online?
Response:	
k.	Does the company use a second type of authentication online besides user ID and password?
Response:	
l.	How does the financial institution handle system upgrades? Is there a charge for upgrades or are they included in costs in Exhibit 4? Does the financial institution charge for technical support if needed during setup or upgrades?
Response:	
m.	What type of training is offered for PC or Web-based applications? Is training in person or by phone? Is there a charge for this training?
Response:	
n.	What is the length of online data retention? Thirty days, 60 days, 90 days, or longer? Bidder will provide sample reports and information regarding data retention of transactions.
Response:	
o.	Can the bidder accommodate extending that time frame if necessary?
Response:	
p.	Describe the firewalls on the financial institution side to protect customer information.
Response:	
q.	How many users can the company assign to the system? How many users can be on the system at the same time?
Response:	
r.	Can the customer build a database of repetitive ACH transactions on the Web application or PC based solution recommended for Administrative Services and the State Treasurer's Office? If yes, which party handles the setup of those databases? How much time is required for setup?
Response:	
s.	Describe the security levels available in the PC software/Web application recommended for Administrative Services and the State Treasurer's Office.
Response:	
t.	What levels of security can be set up?
Response:	
u.	Can the user/administrators be restricted to certain functions, such as dollar amounts and transaction types?
Response:	

- v. Can the bidder provide 24X7X365 customer service to State agencies? Please provide detailed information about the services offered by help desk solutions.

Response:

Technical Requirements for ACH Origination	Comply	Unable to Comply	(c) Custom	(d) 3 rd Party
TR - 2 Return/Notification of Change Reporting				

Bidder must describe the methods by which customers received ACH notifications of change and returned items.

- a. Can multiple reports be produced, with the State designating which company IDs are specific to which report? How is the Return/Notification of Changes sorted within the report? (For examples: by company ID, effective date, settlement date, and etcetera.)

Response:

- b. When will the information be available (posting day, or next day after settlement of the ACH notification of change or return)?

Response:

- c. Can bidder provide notification of represented consumer ACH items?

Response:

- d. How is confirmation of deletions and reversals provided?

Response:

- e. Bidder must prepare a raw data NACHA-formatted file by specified company IDs of ACH return and Notification of Change entries.

Response:

- f. Can the financial institution make an individual entry for each ACH return?

Response:

Technical Requirements for ACH Origination	Comply	Unable to Comply	(a) Custom	(b) 3 rd Party
TR - 3 ACH Reversals/Deletes				

- a. The ACH financial institution/contractor will be required to accept reversal/deletions from multiple designated individuals at the State agencies.

Response:

- b. Bidder will describe how this process is handled at its financial institution and what time frame (CT) the State is required to meet. How will the State notify the financial institution of ACH transactions that need to be reversed or deleted (by phone, FAX, or Internet)?

Response:				
c.	Can the State reverse an ACH payment that was credited to one bank account, but have the main relationship account debited?			
Response:				
d.	Bidder is required to be able to reverse/delete individual transactions, batches and entire files on behalf of the State in accordance with NACHA regulations. Can you comply?			
Response:				
e.	How quickly are reversal/deletions processed once the information is relayed to the financial institution?			
Response:				
f.	Can the financial institution make an individual entry for each reversal/deletions?			
Response:				
Technical Requirements for ACH Origination	Comply	Unable to Comply	(a) Custom	(b) 3 rd Party
TR – 4 Settlement/Funding				
The State will fund outgoing ACH credits on settlement date.				
a.	When the State is open for business at 8:00 AM (CT) will ACH collections be available?			
Response:				
b.	Does the bank provide simultaneous settlement between debits and credits?			
Response:				
c.	Can same-day book transfers be made? If so, by what time must the file be received in order for funds to be available in receiving accounts the same day?			
Response:				
TR – 5 Fraud Prevention – ACH Filters/ACH Blocks				
Bidder must describe in detail the filters or fraud prevention services available.				
a.	Can the bidder block all ACH debits on accounts, including consumer and corporate?			
Response:				
b.	Can bidder allow the State to designate only certain companies that would be allowed to debit the State?			
Response:				

f.	How is a reversal transaction handled on filtered/blocked accounts?			
Response:				
TR – 6 Web-Based Application for RCK Entries				
a.	Provide a CD demonstration of website functionality to submit RCK entries.			
Response:				
b.	What security measures are put in place?			
Response:				
c.	If the money is not available how will the return show on the bank statement?			
Response:				

Exhibit 4

Cost Proposal for ACH Origination

Request for Proposal Number 4404Z1

*Bidder should specify if fees listed below as per transaction, per day, month or annual.

Bidder should also specify if there is a monthly, daily or annual maximum per service/transaction.

Bidder should list all potential fees that could be charged under the contract resulting from this RFP even if not specifically identified below or in the RFP document.

Part I: ACH Origination Services	Cost	Unit of Measure: Per transaction, daily, monthly, annual, maximum	RFP page reference	Comments
			(if applicable)	
Services				
Account maintenance - per account	\$			
Electronic credits	\$			
Electronic debits	\$			
Zero Account Balance - lead account	\$			
Zero Account Balance - subsidiary accounts	\$			
Statement (monthly electronically)	\$			
Research - per hour	\$			
Account analysis - specify if by account/or relationship (electronic form and excel or version that can be edited)	\$			
Overdraft	\$			
Wire Services				
Monthly wire maintenance fees	\$			
Wires - domestic voice repeat	\$			
Wires - domestic voice non-repeat	\$			
Wires - domestic repeat (online)	\$			
Wires - domestic non-repeat (online)	\$			
Wires - International – voice	\$			
Wires - International – online	\$			
Incoming domestic wires	\$			
Incoming international wires	\$			
Wire service online (monthly)	\$			
Wire template storage online	\$			

Part I: ACH Origination Services	Cost	Unit of Measure: Per transaction, daily, monthly, annual, maximum	RFP page reference	Comments
			(if applicable)	
Wire voice repeat template	\$			
Token for wires - set up	\$			
Token for wires – maintenance	\$			
Wire pin set up - per user	\$			
Wire pin maintenance - per user/instance	\$			
Information reporting				
Reporting (monthly)	\$			
Reporting (per location)	\$			
Current day (monthly)	\$			
Prior day (monthly)	\$			
Current day per item on reports	\$			
Prior day per item on reports	\$			
ACH Return and Notice of Change reports	\$			
CSV export process	\$			
Information reporting retention - 60 days extended retention online	\$			
EDI remittance on received ACH items	\$			
EDI remittance - raw data on received ACH items	\$			
Fraud Filters				
Check filter	\$			
ACH filter	\$			
ACH Block	\$			
ACH				
ACH originated credits	\$			
ACH originated credit addenda	\$			
ACH originated debits	\$			
ACH originated debit addenda	\$			
ACH received items	\$			
ACH received item addenda	\$			
ACH Notification of Changes	\$			
ACH Returns	\$			
ACH process run	\$			
ACH notification of change & return electronic raw data file	\$			
ACH deletes	\$			
ACH reversals	\$			
ACH batch adjustments	\$			

Part I: ACH Origination Services	Cost	Unit of Measure: Per transaction, daily, monthly, annual, maximum	RFP page reference	Comments
			(if applicable)	
ACH item adjustments	\$			
ACH trap items	\$			
ACH trap files	\$			
UPIC monthly maintenance	\$			
ACH set up	\$			
ACH software (if required - per location)	\$			
Company ID set up	\$			
Company ID monthly	\$			
File testing fees	\$			
ACH returned Item	\$			
Collection charge to consumer	\$			
Revenue Sharing to State	\$			
RCK set up	\$			
RCK entry	\$			
RCK return entry	\$			

Exhibit 8

Cost Proposal for Optional Services for NDR

Request for Proposal Number 4404Z1

*Bidder must specify all fees listed below as per transaction, per day, monthly or annually.

*Bidder must specify if there is a monthly, daily or annual maximum per service/transaction.

*Bidder is required to list all potential fees that could be charged under the contract resulting from this RFP **even if not specifically identified below** or in the RFP document for optional services.

	Cost	Unit of measure: Per transaction, daily, monthly, annual, maximum	RFP page reference	Comments
ACH Payment Scheduling System				
Web-based, IVR, and operator-assisted service for payment scheduling solution (acceptance, authorizations, hosting)	\$			
ACH debits	\$			
Secured FTP file	\$			
Daily Remittance Report	\$			
Account Set-up	\$			
Monthly maintenance fees	\$			
Installment Payments				
Web-based solution (acceptance, authorizations, hosting)	\$			
ACH debits	\$			
Credit card payments – optional	\$			
Monthly maintenance fees	\$			
Daily Reporting	\$			
Secured FTP file	\$			
Account Set-up	\$			

Attachment B

Option B: Credit Card Processing

Request for Proposal Number 4404 Z1

Bidders are required to complete all forms provided in this appendix if bidding on Option B: Credit Card Processing.

Note: If bidding more than one option, an entire proposal (Corporate, Executive, Technical and Cost) must be submitted for EACH option. Each proposal must include each form listed below.

TR-1 through TR-15 are to be included as part of the Technical Proposal.

Exhibit 6 is to be submitted as the Cost Proposal.

Important: This RFP provides three options for bidding: Option A, ACH Origination Services, Option B, Credit Card Processing, and Option C, Originations Services and Credit Card Processing. Bidders may bid on any or all options. In order for a bidder to be considered for more than one option, a complete, separate proposal (Corporate, Executive, Technical, and Cost) must be submitted for EACH option. Each proposal submitted must clearly identify which option is being bid. The State will evaluate all proposals submitted within each separate option (Option A, ACH Origination Services, Option B, Credit Card Processing, and Option C, Originations Services and Credit Card Processing). A highest scoring bidder will be identified for each option (A, B, C). The State will then make a determination as to which option will best meet the State's needs and make an award to the highest scoring bidder for that option.

TECHNICAL REQUIREMENTS

Credit Card Processing

Bidders must provide detailed information regarding the following:

1. **Comply - bidder is able to fully provide the service**
2. **Unable to comply - bidder is unable to provide the service**
3. **Custom – bidder is able to comply with a custom solution at no additional cost to the State**
4. **3rd Party – bidder is able to comply with a third party/subcontractor at no additional cost to the State**

Req	Technical Requirements for Credit Card Services	Comply	Unable to comply	(a) Custom	(b) 3rd Party
TR - 1	Online Bank Reporting/Internet Functionality Requirements				
a.	The State requires the use of online bank reporting. The State must be able to view previous day, current day, and all transaction activity (including returns, chargeback credits/debits) online.				
	Response:				
b.	Current day information must be available by 8 a.m on the online bank site. How often is the bank reporting system updated throughout the day?				
	Response:				
c.	Bidder will provide a detailed listing and samples of all reports available online. Can these reports be customized?				
	Response:				
d.	Bidder must have a solution for the State Treasurer's Office to be able to identify the credit card transactions on the account and reconcile the activity to the merchant statement. (Currently, multiple merchant IDs are credited to one account.) Bidder should provide details on a solution available to help the State Treasurer's Office identify each entry.				
	Response:				
e.	Bidder should provide a CD demonstration of website functionality if available.				
	Response:				
f.	Bidder must describe current software/hardware requirements to be able to access online solutions and PC-based applications and the required Windows version.				
	Response:				
g.	Bidder must describe the security levels that are available in the Web-based solution, including				

Req	Technical Requirements for Credit Card Services	Comply	Unable to comply	(a) Custom	(b) 3rd Party
	whether security levels can be set by user, by bank account, or functionality.				
	Response:				
h.	Bidder must describe the security functionality for the State's designated Security Administrator. Bidder should describe the permissions given to the State Security Administrator to update user functionality online.				
	Response:				
i.	Bidder must describe the second type of authentication (token, additional security questions) the bidder uses besides user ID and password?				
	Response:				
j.	Bidder must describe how system upgrades are handled. Is there is a charge for upgrades to the online information reporting system? Does the bidder charge for technical support if needed during setup or upgrades?				
	Response:				
k.	Bidder must detail what type of training is offered for Web-based applications? Is training in person or by phone? Is there a charge for training?				
	Response:				
l.	Bidder should have a minimum of 45 days' online data retention. Bidder should detail the lengths of online data retention available? Thirty days, 60 days, 90 day or longer.				
	Response:				
m.	Multiple State users must be able to access the online system simultaneously. Bidder should detail if there is a limit to the number of users a company can assign to the system.				
	Response:				
TR - 2 Online Access for State Agencies to View Daily/Monthly Merchant Credit Card Transaction Activity					
a.	Bidder is required to have an online solution to view merchant activity by merchant ID. Bidder should detail the solution available including sample reports and screen prints.				
	Response:				
b.	Can the State Treasurer's Office have access to merchant activity by merchant ID, or merchant chain and view the monthly transactions and dollar totals for statistical reasons? Bidder must disclose (in their Cost Option as in Exhibit 6) if there is a cost and how the cost is calculated. If a fee is charged for this service, the fee must be passed on to the State agency.				
	Response:				
c.	Bidder should provide detail on any reconciliation and payment summary reporting available.				
	Response:				

Req	Technical Requirements for Credit Card Services	Comply	Unable to comply	(a) Custom	(b) 3rd Party
TR - 3 Transaction Batching, Authorizations and Processing					
a.	The bidder must provide a diagram reflecting the processing of a credit card transaction beginning with the point of sale (either Internet or swipe machine) to the deposit of funds. The diagram must indicate the functions performed by the Credit Card financial institution/contractor and those performed by others including all subcontractors.				
Response:					
b.	The State agencies use a number of third-party vendors for services relating to credit card acceptance. Bidder must acknowledge agreement to work with these vendors/software companies as needed on behalf of the State. Additional vendors may be added as needed. The State requires all vendors to be PCI Compliant for services provided to State agencies. Current third-party vendors hired by State agencies include TouchNet Official Payments Corporation PayFuse Nebraska.gov Centurion Tender Retail TicketMaster System Automation Third-party vendors continued: ActiveNetwork/ReserveAmerica CashNet Cybersource SCT				
Response:					
c.	Bidder must describe the processing system ability to identify and eliminate duplicate transactions. Bidder should detail how duplicate batches are handled.				
Response:					
d.	Bidder, at a minimum, must be able to support Visa and MasterCard transactions. Bidder must list all card brands and types currently supported.				
Response:					
e.	Bidder must describe the batch transaction process. Bidder must detail any limitations on the number of transactions in a batch or any limit on the number of batches submitted in a day per merchant ID number or merchant chain.				
Response:					

Req	Technical Requirements for Credit Card Services	Comply	Unable to comply	(a) Custom	(b) 3rd Party
f.	Bidder must offer both real-time and batch processing.				
	Response:				
g.	Bidder must detail transmission methods available. What monitoring and notification processes exist if a transmission fails?				
	Response:				
h.	Bidder is required to detail authorization methods available, and detail average response times for dial and lease-line authorization methods for both peak and normal periods. Bidder is required to detail processor-specific hardware needed to support these services and procedures to reverse an incorrect authorization.				
	Response:				
i.	Bidder must be able to authorize international credit card transactions.				
	Response:				
j.	Bidder must describe seasonal merchant activity procedures. Do seasonal merchants receive a break in service fees in months where there is no activity?				
	Response:				
k.	Bidder should detail government rates available and explain how the State could qualify for even lower rates.				
	Response:				
l.	Please provide system availability statistics for the last 12 months. Bidder should detail the longest period that was unable to authorize transactions in the last year, including the source of the problem and how long it took to resolve.				
	Response:				
m.	How often are credit card system updates made and what is the average downtime, if any?				
	Response:				
n.	Bidder must detail any solution proposed in this RFP for the authorization, batching, and processing of credit card transactions (either through the Internet or by a swipe machine). Provide sample reports, screen prints and detail the information from Internet solutions. Can reports be customized?				
	Response:				

Req	Technical Requirements for Credit Card Services	Comply	Unable to comply	(a) Custom	(b) 3rd Party
TR - 4 Daily Advices of Settlement					
a.	Bidder is required to provide daily advices of settlement to the State Treasurer's Office containing the batch transaction detail of all merchant activity settling to the Treasurer's bank account. Currently, the State Treasurer's Office receives these advices by email no later than 9 a.m. CT. The settlement advices should include the following information: transaction processed date, merchant name and ID number, merchant chain, transaction count and all individual batch amounts. A bidder unable to email advices must propose alternative methods to receive this information. Solution options provided must be easy to use and not require State staff to look up each individual merchant ID. Bidder must provide details of when advices would be provided to the State Treasurer's Office as a part of the workflow process.				
Response:					
b.	A bidder must agree that if fees are charged for the daily advices of settlement, the fees will be passed through on the bank analysis statement.				
Response:					
TR - 5 Settlement of Funds/Availability of Funds					
Detail how the settlement of merchant batches/transaction activity will occur. A bidder is required to provide the transaction processing/transmission cutoff times for CT zone. Assuming there are no banking holidays and Saturday and Sunday are the only non-business days, and that State agencies have either closed the batches manually in time for bidder's processing cutoffs or are having batches auto-closed in time for the bidder's cutoff, answer questions below:					
Bidder should use these sample calendar dates: August 9 Friday August 10 Saturday August 11 Sunday August 12 Monday August 13 Tuesday August 14 Wednesday					
a.	If the transaction is processed and batched on Saturday, August 10, what day and time will funds settle into the State's account? What cut-off time did the bidder use to provide settlement date and time?				
Response:					
b.	If the transaction is processed and batched on Sunday, August 11, what day and when will funds settle into the State's account? What cut-off time did the bidder use to provide settlement date and time?				
Response:					

Req	Technical Requirements for Credit Card Services	Comply	Unable to comply	(a) Customer	(b) 3rd Party
c.	If the transaction is processed and batched on Monday, August 12, what day and time will funds settle into the State's account? What cut-off time did the bidder use to provide settlement date and time?				
	Response:				
d.	Is there any difference in the funds' availability by the card used (Visa, MasterCard, American Express or Discover)? Bidder is required to detail by card any difference in the funds' availability proposed to the State.				
	Response:				
e.	The bidder is required to allow for multiple settlements into accounts depending on how the merchant client wants to settle the funds.				
	Response:				
f.	Bidder is required to list settlement amounts separately on the bank statement either by chain or by merchant ID. Bidder should detail how Saturday and Sunday transaction activity will be listed on the bank statement. (Will funds be combined with another day's activity or listed individually?)				
	Response:				
g.	Bidder is required to make full settlement of all funds and later bill the State agency or debit the State's account for merchant fees depending on how the State agency is set up.				
	Response:				
TR - 6 Credit Card Customer Service/Support					
a.	Bidder is required to make available help desk support 24X7X365 to State agencies. Support desk staff must be able to help resolve terminal authorization and transmission issues at a minimum. Bidder should provide detailed information about the services offered by help desk solutions.				
	Response:				
b.	How much prior activity (specify by months, days) does merchant support desk staff see when responding to a caller? Can staff provide batch detail information and provide an immediate				

Req	Technical Requirements for Credit Card Services	Comply	Unable to comply	(a) Custom	(b) 3rd Party
	response? If a longer research request were required because of older dated information, how many days until the information would be available?				
Response:					
TR - 7 Equipment					
a.	The equipment should be easy to use, reliable and hold a reasonable amount of sales data before having to settle. The equipment must also comply with upcoming EMV regulations. At least one model on the list must have Tip capabilities. How quickly can this equipment be shipped?				
Response:					
b.	Bidder is required to explain the maintenance and replacement policy for equipment provided by the bidder?				
Response:					
c.	Bidder is required to provide working instructions for operating equipment.				
Response:					
d.	The merchant processor will provide free programming. (Free programming could include, accommodating any Visa/MasterCard required changes or programming for automatic or manual batch closure at predetermined times.)				
Response:					
TR - 8 Chargebacks, Reversals/Refunds					
a.	The State requires that all chargeback information be sent directly to a designated State employee at the agency responsible for the merchant ID. What options are available to agencies on how to receive that information? How quickly is chargeback paperwork forwarded to the merchant? Bidder is required to detail how other adjustment entries are made and how information is related to the merchant client.				
Response:					
b.	Out of the total chargebacks handled by the bidder in calendar year 2012, what percentage of those chargebacks did the bank successfully resolve (the chargeback was reversed) that did not require merchant intervention/involvement? (These would be cases where a transaction was				

Req	Technical Requirements for Credit Card Services	Comply	Unable to comply	(a) Custom	(b) 3rd Party
	returned as a duplicate charge but it was evident to the merchant bank there was no duplicate charge.)				
	Response:				
c.	Bidder is required to adjust the State bank accounts separately for chargebacks. Some agencies cannot have their accounts debited; therefore, they would need to be invoiced for the chargeback. Bidder should detail how all other adjustment entries are handled.				
	Response:				
TR - 9 Interchange Management					
a.	The selected bidder is required to review State agencies' credit card transaction information at least annually and make recommendations to reduce merchant processing fees. Bidder should describe current services offered. Bidder should discuss key performance measures that are tracked and how this information is related to merchant clients.				
	Response:				
TR - 10 Visa/MasterCard Compliance Issue Support					
a.	Because of the complex and diverse services offered under this contract, the State Treasurer and staff or any State agency may require assistance from the merchant bank for interpretation of Card Association Rules and Regulations. The current merchant bank has provided support at meetings and training sessions for the State's staff and provided testimony, letters on credit card acceptance rules and regulations regarding convenience fees as needed. Bidder must acknowledge willingness to provide compliance support.				
	Response:				
b.	The State Treasurer's Office and the Office of the CIO (State IT Division) have worked to be PCI Compliant. The State has also experienced complex Payment Card Industry Compliance issues because of the diversity and volume of the services used, the number of third-party portal/software vendors used under the merchant contract. The merchant bank may be asked to attend meetings and be the liaison with the Card Associations and the State when seeking assistance regarding specific technical questions relating to PCI Data Security Compliance. Many State agencies hired Card Association Approved Data Security Vendors to help with PCI Issues. Bidder must provide assistance with PCI issues and should acknowledge willingness to participate in meetings and provide support services as required/needed with compliance or data security issues.				
	Response:				

Req	Technical Requirements for Credit Card Services	Comply	Unable to comply	(a) Customer	(b) 3rd Party
c.	The Credit Card Financial institution/contractor must offer training to assist vendors with changes and updates to Card Association rules/regulations, fraud-management or compliance mandates at not additional cost? Where is training offered and how often?				
Response:					
TR - 11 Disaster Recovery					
a.	Of the services listed in this scope of work, can bidder provide assistance to the State in the event of a disaster?				
Response:					
b.	Can batch files be sent using an alternative method if the State had a disaster and had to operate from other locations? What are these options?				
Response:					
c.	How often is bidder's disaster recovery plan tested? Provide operational details and what steps are taken to test the plan. In a disaster, how quickly can bidder resume operations?				
Response:					
d.	Has bidder tested the disaster recovery plan? How long has the disaster recovery solution been implemented? How quickly could bidder begin processing transactions following the disaster?				
Response:					
e.	How much time in the prior 12 months has the reporting system been down? Is there a disaster recovery solution to implement for this?				
Response:					
TR - 12 Other					
a.	Provide details on any merger or acquisition that bidder is committed to and the expected impact on the services requested in this RFP.				
Response:					
b.	List any cash management services that bidder's financial institution has outsourced in the past 24 months and provide an explanation for the decision to outsource. If bidder has outsourced any services, how long has the vendor provided these services to bidder? Discuss any anticipated changes in these relationships and how the changes would affect the State.				
Response:					

Req	Technical Requirements for Credit Card Services	Comply	Unable to comply	(a) Customer	(b) 3rd Party
c.	The State will require overdraft and FDIC insurance charges to be offset by earnings credit allowance. How does the bank calculate the charge? How does the bank charge for overdrafts? Does the bank charge for use of uncollected funds? If yes, how is the charge calculated?				
	Response:				
d.	What training does bidder offer during transition to get new clients familiar with the merchant bank processes and procedures?				
	Response:				
e.	Describe the ticket retrieval request process. What response times does bidder require for ticket retrieval? What is bidder's required sales ticket retention period for merchants? Does this vary by card type?				
	Response:				
f.	Does bidder bank provide test cards for merchants to use? What is the functionality? What is the lead time to set this up?				
	Response:				
g.	Does bidder have any virtual terminal abilities? What options are available for merchants? Please describe this in-depth.				
	Response:				
h.	Has bidder ever violated any Card Association rules or regulations that were the cause of the merchant customer? If so, when and what for?				
	Response:				
i.	How does bidder notify the customer of interchange and assessment fee changes?				
	Response:				
j.	Can merchants order signs and other supplies through bidder or does bidder have a supplier merchants can use with the services offered?				
	Response:				
k.	Bidder is required to detail a new merchant setup: please explain setup process.				
	Response:				

Req	Technical Requirements for Credit Card Services	Comply	Unable to comply	(a) Custom	(b) 3rd Party
I.	List all industry-related associations or organizations of which your company is a member or on which your company has direct representation. Bidder should include any company representation on MasterCard's or Visa's boards or committees.				
Response:					
I.	Bidder must acknowledge willingness to participate in State Treasurer-sponsored education and informational sessions for State agencies. This could include attending multiple sessions to make State agencies aware of services available through State banking business partners.				
Response:					
TR - 13 Daily Export					
a.	The State requires the selected financial institution to provide a daily Comma Separated Value (CSV) export of prior day activity by 10 a.m. CT. Four format options are available. This file will be imported into the State ERP system as a part of a unique automated daily reconciliation process. The State requires this information to be exported from a Web-based information reporting application. See Exhibit 5 for descriptions of the formats. Bidder not able to use one of the formats should provide a sample of a CSV export and detail the fields of information.				
Response:					
TR - 14 Fraud Prevention – ACH Filters/ACH Blocks					
a.	Bidder must detail solution options available for fraud filters/blocks. Can bidder block all ACH debits on accounts, including consumer and corporate? Can bidder allow the State to designate only certain companies that would be allowed to debit the State?				
Response:					
TR - 15 Wire Transfers					
a.	The excess funds not required to cover compensating balance requirements may be moved out of the bank account by wire. Bidder is required to detail available solutions for the State to complete wires online and by phone. Bidder must detail the cutoff deadlines for same day posting of wires (both sending/receiving).				
Response:					
b.	Can repetitive wire templates be set up online and for call in wires? Which party handles the set up and maintenance of templates for both online and call-in wires?				
Response:					
c.	Bidder must detail all solutions available for notification of both incoming and outgoing wires. How is detail on wires provided? Please include sample reports.				
Response:					

Req	Technical Requirements for Credit Card Services	Comply	Unable to comply	(a) Custom	(b) 3rd Party
d.	If a token/PIN number is used for authentication for wires or the online site for login, can second token/pin numbers be issued to designated employees for use at a disaster recovery site?				
Response:					

Exhibit 6

Cost Proposal for Credit Card Services – No Charge for Equipment

Request for Proposal Number 4404Z1

*Bidder must specify all fees listed below as per transaction, per day, monthly or annually.

*Bidder must specify if there is a monthly, daily or annual maximum per service/transaction.

*Bidder is required to list all potential fees that could be charged under the contract resulting from this RFP even if not specifically identified below or in the RFP document.

*Bidder must specify which fees are passed through to the Credit Card Associations.

*Bidder should use 475 as the number of swipe machines the State is requesting and would provide equipment for the contract period and including any renewal periods.

*Equipment should be EMV compatible.

	Cost	Unit of measure: Per transaction, daily, monthly, annual, maximum	RFP page reference	Comments
Account maintenance	\$			
Account maintenance - per account	\$			
Electronic credits	\$			
Electronic debits	\$			
Paper credit	\$			
Paper debit	\$			
Zero Balance Account - lead account	\$			
Zero Balance Account - subsidiary accounts	\$			
Statement (monthly) if mailed	\$			
Statement (monthly, daily) online	\$			
Research - per hour	\$			
Account analysis - specify if by account/or relationship	\$			
Invoice statement	\$			
Daily batch settlement advices to the State Treasurer's Office	\$			
Merchant Statement (monthly) – electronically to the State Treasurer's Office	\$			
Wire Services				
Monthly wire maintenance fees	\$			
Wire - domestic voice repeat	\$			
Wire - domestic voice non-repeat	\$			
Wire - domestic repeat - online	\$			
Wire service online - monthly	\$			
Wire template storage online	\$			

	Cost	Unit of measure: Per transaction, daily, monthly, annual, maximum	RFP page reference	Comments
Token for wires - setup	\$			
Token for wires - maintenance	\$			
Wire pin set up - per user	\$			
Wire pin maintenance -per user/per change	\$			
Information Reporting				
Reporting (monthly)	\$			
Reporting (per location)	\$			
Current day (monthly)	\$			
Prior day (monthly)	\$			
Current day per item on report	\$			
Prior day per item on report	\$			
CSV export processes	\$			
Information reporting retention - 60 days	\$			
Fraud Filters				
Check filters	\$			
ACH filter	\$			
ACH block	\$			
Credit Card				
Merchant Statement (monthly) - mailed to State agency	\$			
Access to online system for agencies to view Merchant Activity	\$			
Minimum Statement Fee (if applicable)	\$			
Chargeback - debits	\$			
Chargeback - credits				
Refunds/Returns	\$			
Interchange rates for Visa and MasterCard should be placed in the back of RFP cost proposal – bidders must provide non- governmental rates and governmental rates				
Assessments				
Visa				
MasterCard				
Authorization				
Visa				
MasterCard				

	Cost	Unit of measure: Per transaction, daily, monthly, annual, maximum	RFP page reference	Comments
Processing Fees				
Visa				
Internet payment solution (acceptance, authorizations, hosting)				
Payment Portal (Contractor maintained payment website)				